FORM 1. VOLUNTARY PETITION

United States Bankruptcy Court HAWAII District of HAWAII	VOLUNTARY PETITION

IN RE (Name of debtor - If individual, enter Last, First, Middle)	NAME OF JOINT DEBTOR (Spouse)(Last, First, Middle)
Waugh, Timothy Randolph	Waugh, Ronnette Mei Lin Lani Chu
ALL OTHER NAMES used by the debtor in the last six years: NONE	ALL OTHER NAMES used by the joint debtor in the last six years: fdba Fantastic Sam's, a sole proprietorship
SOC. SEC./TAX I.D. NO. (If more than one, state all): [redacted]-1003	SOC. SEC./TAX I.D. NO. (If more than one, state all): [redacted]-7474
STREET ADDRESS OF DEBTOR (No. and street, city, state, zip): 185 Todd Ave Hilo HI 96720 Phone: 935-6798	STREET ADDRESS OF JOINT DEBTOR (No. and street, city, state, zip): 185 Todd Ave Hilo HI 96720
County of Residence or Principal Place of Business: HAWAII (341 in Hilo)	County of Residence or Principal Place of Business: HAWAII (341 in Hilo)
MAILING ADDRESS OF DEBTOR (If different from street address): SAME	MAILING ADDRESS OF JOINT DEBTOR (If different from street address): SAME AS DEBTOR
LOCATION OF PRINCIPAL ASSETS OF BUSINESS DEBTOR (If different from above): NOT APPLICABLE	VENUE ☒ Debtor has been domiciled or has had a residence, principal place of business, or principal assets in the District for 180 days immediately preceding the date of this petition or for a longer part of such 180 days than in any other District. ☐ There is a bankruptcy case concerning debtor's affiliate, general partner, or partnership pending in this District.

97-01765

INFORMATION REGARDING DEBTOR (Check applicable boxes)

TYPE OF DEBTOR (Check one box)
- ☐ Individual
- ☒ Joint (Husband and Wife)
- ☐ Partnership
- ☐ Other ____________
- ☐ Corporation Publicly Held
- ☐ Corporation Not Publicly Held
- ☐ Municipality

NATURE OF DEBT (Check one box)
- ☒ Non-Business/Consumer
- ☐ Business-Complete A & B below

A. TYPE OF BUSINESS (Check one box)
- ☐ Farming
- ☐ Professional
- ☐ Retail/Wholesale
- ☐ Railroad
- ☐ Transportation
- ☐ Manufacturing/Mining
- ☐ Stockbroker
- ☐ Commodity Broker
- ☐ Construction
- ☐ Real Estate
- ☐ Other Business

B. BRIEFLY DESCRIBE NATURE OF BUSINESS

CHAPTER or SECTION of BANKRUPTCY CODE UNDER WHICH the PETITION is FILED
- ☒ Chapter 7
- ☐ Chapter 9
- ☐ Chapter 11
- ☐ Chapter 12
- ☐ Chapter 13
- ☐ Sec. 304-Case Ancillary to Foreign Proceeding

SMALL BUSINESS (Ch. 11 only)
- ☐ Debtor is a small business as defined in 11 U.S.C. § 101.
- ☐ Debtor is and elects to be considered a small business under 11 U.S.C. § 1121(e). (Optional)

FILING FEE (Check one box)
- ☒ Filing fee attached.
- ☐ Filing fee to be paid in installments. (Applicable to individuals only.) Must attach signed application for the court's consideration certifying that the debtor is unable to pay fee except in installments. Rule 1006(b). See Official Form No. 3.

NAME AND ADDRESS OF LAW FIRM OR ATTORNEY

Telephone No.

NAME(S) OF ATTORNEY(S) DESIGNATED TO REPRESENT THE DEBTOR

In Pro Per

☒ Debtor is not represented by an attorney. Phone: 935-6798

STATISTICAL/ADMINISTRATIVE INFORMATION (U.S.C. § 604)(Estimates only) (Check applicable boxes)

- ☐ Debtor estimates that funds will be available for distribution to unsecured creditors.
- ☒ Debtor estimates that, after any exempt property is excluded and administrative expenses paid, there will be no funds available for distribution to unsecured creditors.

ESTIMATED NUMBER OF CREDITORS

1-15	16-49	50-99	100-199	200-999	1000-over
☐	☒	☐	☐	☐	☐

ESTIMATED ASSETS (In thousands of dollars)

Under 50	50-99	100-499	500-999	1000-9999	10,000-99,999	100,000-over
☒	☐	☐	☐	☐	☐	☐

ESTIMATED LIABILITIES (In thousands of dollars)

Under 50	50-99	100-499	500-999	1000-9999	10,000-99,999	100,000-over
☐	☐	☒	☐	☐	☐	☐

ESTIMATED NUMBER OF EMPLOYEES - CH. 11 & 12 ONLY

0	1-19	20-99	100-999	1000-over
☐	☐	☐	☐	☐

ESTIMATED NUMBER OF EQUITY SECURITY HOLDERS - CH. 11 & 12 ONLY

0	1-19	20-99	100-999	1000-over
☐	☐	☐	☐	☐

THIS SPACE FOR COURT USE ONLY

FILED
U.S. BANKRUPTCY COURT
DISTRICT OF HAWAII
97 JUN -3 AM 10:32
DOROTHY K. [illegible], CLERK

Name of Debtor *Timothy Randolph Waugh and Ronnette Mei Lin Lani Chu Waugh* / Debtor   Case No. ____

FILING OF PLAN

For Chapter 9, 11, 12 and 13 cases only. Check appropriate box.

☐ A copy of debtor's proposed plan dated ____ is attached.

☐ Debtor intends to file a plan within the time allowed by statute, rule, or order of the court.

PRIOR BANKRUPTCY CASE FILED WITHIN LAST 6 YEARS (If more than one, attach additional sheet)

LOCATION WHERE FILED	CASE NUMBER	DATE FILED
NONE		

PENDING BANKRUPTCY CASE FILED BY ANY SPOUSE, PARTNER, OR AFFILIATE OF THE DEBTOR (If more than one, attach additional sheet)

NAME OF DEBTOR	CASE NUMBER	DATE
NONE		
RELATIONSHIP	**DISTRICT**	**JUDGE**

REQUEST FOR RELIEF

Debtor is eligible for and requests relief in accordance with the chapter of title 11, United States Code, specified in this petition.

SIGNATURES

ATTORNEY

X ____
Signature

____
Date

INDIVIDUAL / JOINT DEBTOR(S)

I declare under penalty of perjury that the information provided in this petition is true and correct.

X [signature]
Signature of Debtor *Timothy Randolph Waugh*

May 6, 1997
Date

X [signature]
Signature of Joint Debtor *Ronnette Mei Lin Lani C. Waugh*

May 6, 1997
Date

CORPORATE OR PARTNERSHIP DEBTOR

I declare under penalty of perjury that the information provided in this petition is true and correct, and that I have been authorized to file this petition on behalf of the debtor.

X ____
Signature of Authorized Individual

____
Print or Type Name of Authorized Individual

____
Title of Individual Authorized by Debtor to File this Petition

____
Date

If debtor is a corporation filing under chapter 11, Exhibit "A" is attached and made part of this petition.

TO BE COMPLETED BY INDIVIDUAL CHAPTER 7 DEBTOR WITH PRIMARILY CONSUMER DEBTS (See P.L. 98-353 § 322)

I am aware that I may proceed under chapter 7, 11, or 12, or 13 of title 11, United States Code, understand the relief available under such chapter, and choose to proceed under chapter 7 of such title. If I am represented by an attorney, Exhibit B has been completed.

X [signature] *May 6, 1997*
Debtor *Timothy Randolph Waugh*

X [signature] *May 6, 1997*
Joint Debtor *Ronnette Mei Lin Lani C. Waugh*

CERTIFICATION AND SIGNATURE OF NON-ATTORNEY BANKRUPTCY PETITION PREPARER (See 11 U.S.C. § 110)

I certify that I am a bankruptcy petition preparer as defined in 11 U.S.C. § 110, that I prepared this document for compensation, and that I have provided the debtor with a copy of this document.

Preparer:

Social Security Number:

Address:

Tel. No.

Other individuals who prepared or assisted in preparing this document:
(Also see the attached signed sheets conforming to appropriate Official Forms.)

X ____
Bankruptcy Petition Preparer

A bankruptcy petition preparer's failure to comply with the provisions of title 11 and the Federal Rules of Bankruptcy Procedure may result in fines or imprisonment or both. 11 U.S.C. § 110; 18 U.S.C. § 156.

EXHIBIT "B"

(To be completed by attorney for individual chapter 7 debtors with primarily consumer debts.)

I, the attorney for the debtor(s) named in the foregoing petition, declare that I have informed the debtor(s) that (he, she, or they) may proceed under chapter 7, 11, 12, or 13 of title 11, United States Code, and have explained the relief available under such chapter.

X ____ ____
Attorney

UNITED STATES BANKRUPTCY COURT
HAWAII DISTRICT of HAWAII
HONOLULU DIVISION

In re *Timothy Randolph Waugh and*
Ronnette Mei Lin Lani Chu Waugh

Case No.
Chapter 7

/ Debtor

Attorney for Debtor: *In Pro Per*

SUMMARY OF SCHEDULES

Indicate as to each schedule whether that schedule is attached and state the number of pages in each. Report the totals from Schedules A, B, D, E, F, I, and J in the boxes provided. Add the amounts from Schedules A and B to determine the total amount of the debtor's assets. Add the amounts from Schedule D, E, and F to determine the total amount of the debtor's liabilities.

			AMOUNTS SCHEDULED		
NAME OF SCHEDULE	Attached (Yes/No)	No. of Sheets	ASSETS	LIABILITIES	OTHER
A-Real Property	Yes	1	$ 0.00		
B-Personal Property	Yes	2	$ 4,320.00		
C-Property Claimed as Exempt	Yes	1			
D-Creditors Holding Secured Claims	Yes	1		$ 0.00	
E-Creditors Holding Unsecured Priority Claims	Yes	2		$ 19,000.00	
F-Creditors Holding Unsecured Nonpriority Claims	Yes	4		$ 254,098.00	
G-Executory Contracts and Unexpired Leases	Yes	1			
H-Codebtors	Yes	1			
I-Current Income of Individual Debtor(s)	Yes	1			$ 2,545.00
J-Current Expenditures of Individual Debtor(s)	Yes	1			$ 2,918.00
Total Number of Sheets in All Schedules ►		15			
		Total Assets ►	$ 4,320.00		
			Total Liabilities ►	$ 273,098.00	

FORM B6A (6/90) Specialty Software, Royal Oak, MI

In re *Timothy Randolph Waugh and Ronnette Mei Lin Lani Chu Waugh* / Debtor   Case No. ____________ (If known)

SCHEDULE A-REAL PROPERTY

Except as directed below, list all real property in which the debtor has any legal, equitable, or future interest, including all property owned as a cotenant, community property, or in which the debtor has a life estate. Include any property in which the debtor holds rights and powers exercisable for the debtor's own benefit. If the debtor is married, state whether the husband, wife, or both own the property by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community." If the debtor holds no interest in real property, write "None" under "Description and Location of Property."

Do not include interests in executory contracts and unexpired leases on this schedule. List them in Schedule G-Executory Contracts and Unexpired Leases.

If an entity claims to have a lien or hold a secured interest in any property, state the amount of the secured claim. See schedule D. If no entity claims to hold a secured interest in the property, write "None" in the column labeled "Amount of Secured Claim."

If the debtor is an individual or if a joint petition is filed, state the amount of any exemption claimed in the property only in Schedule C-Property Claimed as Exempt.

Description and Location of Property	Nature of Debtor's Interest in Property	Husband—H Wife—W Joint—J Community—C	Current Market Value of Debtor's Interest, in Property without Deducting any Secured Claim or Exemption	Amount of Secured Claim
debtor wife got home loan for her parents house she was on the deed until 1996. The parents house 50 Hoomana St, Hilo - FMV $110,000 - loan balance is $96,000 - parents will keep loan with BIE FCU				
		TOTAL $	*$ 0.00*	

(Report also on Summary of Schedules.)

NO continuation sheets attached

In re *Timothy Randolph Waugh and Ronnette Mei Lin Lani Chu Waugh* / Debtor Case No. ____________ (If known)

SCHEDULE B-PERSONAL PROPERTY

Except as directed below, list all personal property of the debtor of whatever kind. If the debtor has no property in one or more of the categories, place an "X" in the appropriate position in the column labeled "None." If additional space is needed in any category, attach a separate sheet properly identified with the case name, case number, and the number of the category. If the debtor is married, state whether husband, wife, or both own property by placing an "H","W","J", or "C" in the column labeled "Husband, Wife, Joint, or Community." If the debtor is an individual or a joint petition is filed, state the amount of any exemptions claimed only in Schedule C-Property Claimed as Exempt.
Do not list interests in executory contracts and unexpired leases on this schedule. List them in Schedule G-Executory Contracts and Unexpired Leases.
If the property is being held for the debtor by someone else, state that person's name and address under "Description and Location of Property."

Type of Property	None	Description and Location of Property	Husband—H Wife—W Joint—J Community—C	Current Market Value of Debtor's Interest in Property, without Deducting any Secured Claim or Exemption
1. Cash on hand.		cash in pocket	J	$ 10
2. Checking, savings or other financial accounts, certificates of deposit, or shares in banks, savings and loan, thrift, building and loan, and homestead associations, or credit unions, brokerage houses, or cooperatives.		Hawaii Cty EFCU	J	$ 100
3. Security deposits with public utilities, telephone companies, landlords, and others.		security deposit	J	$ 1,000
4. Household goods and furnishings, including audio, video, and computer equipment.		toaster, blender, mixer, coffee-pot, kitchenware, microwave, w/d, lamps clock, dinette, table, stereo	J	
		tv, vcr, cd, tapes, beds, dresser, linens, radio vacuum	J	$ 1,500
5. Books, pictures and other art objects, antiques, stamp, coin, record, tape, compact disc, and other collections or collectibles.		misc books	J	$ 10
6. Wearing apparel.		clothing	J	$ 100
7. Furs and jewelry.		wedding bands, watch	J	$ 200
8. Firearms and sports, photographic, and other hobby equipment.		toys, bicycles, golf clubs, camera, old computer	J	$ 400
9. Interests in insurance policies. Name insurance company of each policy and itemize surrender or refund value of each.	X			
10. Annuities. Itemize and name each issuer.	X			
11. Interests in IRA, ERISA, Keogh, or other pension or profit sharing plans. Itemize.	X			
12. Stock and interests in incorporated and unincorporated businesses. Itemize.	X			
13. Interests in partnerships or joint ventures. Itemize.	X			
14. Government and corporate bonds and other negotiable and non-negotiable instruments.	X			
15. Accounts Receivable.	X			
16. Alimony, maintenance, support, and property settlements to which the debtor is or may be entitled. Give particulars.	X			
17. Other liquidated debts owing debtor include tax refunds. Give particulars.		hoping for Fed tax refund - if not offset for something	J	$ 1,000

FORM B6B (6/90) Specialty Software, Royal Oak, MI

In re *Timothy Randolph Waugh and Ronnette Mei Lin Lani Chu Waugh* / Debtor   Case No. ____________ (If known)

SCHEDULE B-PERSONAL PROPERTY

(Continuation Sheet)

Type of Property	None	Description and Location of Property	Husband—H Wife—W Joint—J Community—C	Current Market Value of Debtor's Interest In Property, without Deducting any Secured Claim or Exemption
18. Equitable or future interests, life estates, and rights or powers exercisable for the benefit of the debtor other than those listed in Schedule of Real Property.	X			
19. Contingent and non-contingent interests in estate of a decedent, death benefit plan, life insurance policy, or trust.	X			
20. Other contingent and unliquidated claims of every nature, including tax refunds, counterclaims of the debtor, and rights to setoff claims. Give estimated value of each.	X			
21. Patents, copyrights, and other intellectual property. Give particulars.	X			
22. Licenses, franchises, and other general intangibles. Give particulars.	X			
23. Automobiles, trucks, trailers and other vehicles.		using in-laws vehicle and paying some expenses		
24. Boats, motors, and accessories.	X			
25. Aircraft and accessories.	X			
26. Office equipment, furnishings, and supplies.	X			
27. Machinery, fixtures, equipment and supplies used in business.	X			
28. Inventory.	X			
29. Animals.		cat "Rebecca" - no value		
30. Crops - growing or harvested. Give particulars.	X			
31. Farming equipment and implements.	X			
32. Farm supplies, chemicals, and feed.	X			
33. Other personal property of any kind not already listed. Itemize.	X			
			Total →	$ 4,320

(Report total also on Summary of Schedules)

FORM B6C (6/90) Specialty Software, Royal Oak, MI

In re Timothy Randolph Waugh and Ronnette Mei Lin Lani Chu Waugh / Debtor

Case No. ______ (If known)

SCHEDULE C-PROPERTY CLAIMED EXEMPT

Debtor elects the exemptions to which debtor is entitled under:

(Check one box)

☒ 11 U.S.C. § 522(b)(1): Exemptions provided in 11 U.S.C. § 522(d). Note: These exemptions are available only in certain states.

☐ 11 U.S.C. § 522(b)(2): Exemptions available under applicable nonbankruptcy federal laws, state or local law where the debtor's domicile has been located for the 180 days immediately preceding the filing of the petition, or for a longer portion of the 180-day period than in any other place, and the debtor's interest as a tenant by the entirety or joint tenant to the extent the interest is exempt from process under applicable nonbankruptcy law.

Description of Property	Specify Law Providing each Exemption	Value of Claimed Exemption	Current Value of Property without Deducting Exemption
cash in pocket	11 U.S.C. 522(d)(5)	$ 10	$ 10
Hawaii Cty EFCU	11 U.S.C. 522(d)(5)	$ 100	$ 100
security deposit	11 U.S.C. 522(d)(5)	$ 1,000	$ 1,000
tv, vcr, cd, tapes, beds, dresser, linens, radio vacuum	11 USC 522(d)(3)	$ 1,500	$ 1,500
misc books	11 USC 522(d)(3)	$ 10	$ 10
clothing	11 USC 522(d)(3)	$ 100	$ 100
wedding bands, watch	11 USC 522(d)(4)	$ 200	$ 200
toys, bicycles, golf clubs, camera, old computer	11 USC 522(d)(3)	$ 400	$ 400
hoping for Fed tax refund - if not offset for something	11 USC 522(d)(5)	$ 1,000	$ 1,000

In re Timothy Randolph Waugh and Ronnette Mei Lin Lani Chu Waugh / Debtor

Case No. ______________ (If known)

SCHEDULE D-CREDITORS HOLDING SECURED CLAIMS

State the name, mailing address, including zip code, and account number, if any, of all entities holding claims secured by property of the debtor as of the date of filing of the petition. List creditors holding all types of secured interests such as judgment liens, garnishments, statutory liens, mortgages, deeds of trust, and other security interests. List creditors in alphabetical order to the extent practicable. If all secured creditors will not fit on this page, use the continuation sheet provided.

If any entity other than a spouse in a joint case may be jointly liable on a claim, place an "X" in the column labeled "Codebtor," include the entity on the appropriate schedule of creditors and complete Schedule H - Codebtors. If a joint petition is filed, state whether husband, wife, both of them, or the marital community may be liable on each claim by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community."

If the claim is contingent, place and "X" in the column labeled "Contingent." If the claim is unliquidated, place an "X" in the column labeled "Unliquidated." If the claim is disputed, place an "X" in the column labeled "Disputed." (You may need to place an "X" in more than one of these three columns.)

Report the total of all claims listed on this schedule in the box labeled "Total" on the last sheet of the completed schedule. Report this total also on the Summary of Schedules.

☒ Check this box if debtor has no creditors holding secured claims to report on this Schedule D.

Creditor's Name and Mailing Address Including Zip Code	Codebtor	H—Husband W—Wife J—Joint C—Community	Date Claim was Incurred, Nature of Lien, and Description and Market Value of Property Subject to Lien	Contingent	Unliquidated	Disputed	Amount of Claim without Deducting Value of Collateral	Unsecured Portion, if any
Account No.			Value:					
Account No.			Value:					
Account No.			Value:					
Account No.			Value:					
Account No.			Value:					

No continuation sheets attached

Subtotal $ (Total of this page) ______

Total $ (Use only on last page and on Summary of Schedules) ______

In re *Timothy Randolph Waugh and Ronnette Mei Lin Lani Chu Waugh* / Debtor Case No. ____________ (if known)

SCHEDULE E-CREDITORS HOLDING UNSECURED PRIORITY CLAIMS

A complete list of claims entitled to priority, listed separately by type of priority, is to be set forth on the sheets provided. Only holders of unsecured claims entitled to priority should be listed on this schedule. In the boxes provided on the attached sheets, state the name and mailing address, including zip code, and account number, if any, of all entities holding priority claims against the debtor or the property of the debtor, as of the date of the filing of this petition.

If any entity other than a spouse in a joint case may be jointly liable on a claim, place an "X" in the column labeled "Codebtor," include the entity on the appropriate schedule of creditors, and complete Schedule H-Codebtors. If a joint petition is filed, state whether husband, wife, both of them, or the marital community may be liable on each claim by placing an "H,""W,""J," or "C" in the column labeled "Husband, Wife, Joint, or Community."

If the claim is contingent, place an "X" in the column labeled "Contingent." If the claim is unliquidated, place an "X" in column labeled "Unliquidated." If the claim is disputed, place an "X" in the column labeled "Disputed." (You may need to place an "X" in more than one of these three columns.)

Report the total of claims listed on each sheet in the box labeled "Subtotal" on each sheet. Report the total of all claims listed on this Schedule E in the box labeled "Total" on the last sheet of the completed schedule. Repeat this total also on the Summary of Schedules.

☐ Check this box if debtor has no creditors holding unsecured priority claims to report on this Schedule E.

TYPES OF PRIORITY CLAIMS

☐ **Extensions of credit in an involuntary case**
Claims arising in the ordinary course of the debtor's business or financial affairs after the commencement of the case but before the earlier of the appointment of a trustee or the order for relief. 11 U.S.C. § 507(a)(2).

☐ **Wages, salaries, and commissions**
Wages, salaries, and commissions, including vacation, severance, and sick leave pay owing to employees and commissions owing to qualifying independent sales representatives up to $4000* per person earned within 90 days immediately preceding the filing of the original petition, or the cessation of business, whichever occurred first, to the extent provided in 11 U.S.C. § 507(a)(3).

☐ **Contributions to employee benefit plans**
Money owed to employee benefit plans for services rendered within 180 days immediately preceding the filing of the original petition, or the cessation of business, whichever occurred first, to the extent provided in 11 U.S.C. § 507(a)(4).

☐ **Certain farmers and fishermen**
Claims of certain farmers and fishermen, up to $4000* per farmer or fisherman, against the debtor, as provided in 11 U.S.C. § 507(a)(5).

☐ **Deposits by individuals**
Claims of individuals up to $1,800* for deposits for the purchase, lease, or rental of property or services for personal, family, or household use, that were not delivered or provided. 11 U.S.C. § 507(a)(6).

☐ **Alimony, Maintenance or Support**
Claims of a spouse, former spouse, or child of the debtor, for alimony, maintenance or support, to the extent provided in 11 U.S.C. § 507(a)(7).

☒ **Taxes and Certain Other Debts Owed to Governmental Units**
Taxes, customs duties, and penalties owing to federal, state, and local governmental units as set forth in 11 U.S.C. § 507(a)(8).

☐ **Commitments to Maintain the Capital of an Insured Depository Institution**
Claims based on commitments to FDIC, RTC, Director of the Office of Thrift Supervision, Comptroller of the Currency, or Board of Governors of the Federal Reserve System, or their predecessors or successors, to maintain the capital of an insured depository institution. 11 U.S.C. § 507 (a)(9).

*Amounts are subject to adjustment on April 1, 1998, and every three years thereafter with respect to cases commenced on or after the date of adjustment.

1 continuation sheets attached

FORM B6E (6/90) Specialty Software, Royal Oak, MI

In re *Timothy Randolph Waugh and Ronnette Mei Lin Lani Chu Waugh* / Debtor   Case No. ______ (If known)

SCHEDULE E-CREDITORS HOLDING UNSECURED PRIORITY CLAIMS

(Continuation Sheet)

TYPE OF PRIORITY: *Taxes and Certain Other Debts Owed to Governmental Units*

Creditor's Name and Mailing Address Including Zip Code	Codebtor	H—Husband W—Wife J—Joint C—Community	Date Claim was Incurred, and Consideration for Claim	Contingent	Unliquidated	Disputed	Total Amount of Claim	Amount Entitled to Priority
Account No. Creditor #: 1 State of Hawaii Dept of Tax Box 259 Hnl HI 96809		J	1994-95 SUTA and excise taxes non-dischargeable				$ 19,000.00	$ 19,000.00
Account No.								
Account No.								
Account No.								
Account No.								
Account No.								
Account No.								

Sheet No. 1 of 1 continuation sheets attached to Schedule of Creditors holding Unsecured Priority Claims

Subtotal $ (Total of this page) 19,000.00

Total $ (Use only on last page and on Summary of Schedules) 19,000.00

In re *Timothy Randolph Waugh and Ronnette Mei Lin Lani Chu Waugh* / Debtor   Case No. ____________ (If known)

SCHEDULE F-CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS

State the name, mailing address, including zip code, and account number, if any, of all entities holding unsecured claims without priority against the debtor or the property of the debtor, as of the date of filing of the petition. Do not include claims listed in Schedules D and E. If all creditors will not fit on this page, use the continuation sheet provided.

If any entity other than a spouse in a joint case may be jointly liable on a claim, place an "X" in the column labeled "Codebtor," include the entity on the appropriate schedule of creditors, and complete Schedule H - Codebtors. If a joint petition is filed, state whether husband, wife, both of them, or the marital community may be liable on each claim by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community."

If the claim is contingent, place an "X" in the column labeled "Contingent." If the claim is unliquidated, place an "X" in the column labeled "Unliquidated." If the claim is disputed, place an "X" in the column labeled "Disputed." (You may need to place an "X" in more than one of these three columns.)

Report total of all claims listed on this schedule in the box labeled "Total" on the last sheet of the completed schedule. Report this total also on the Summary of Schedules.

☐ Check this box if debtor has no creditors holding unsecured nonpriority claims to report on this Schedule F.

Creditor's Name and Mailing Address including Zip Code	Codebtor	H—Husband W—Wife J—Joint C—Community	Date Claim was Incurred, and Consideration for Claim. If Claim is Subject to Setoff, so State.	Contingent	Unliquidated	Disputed	Amount of Claim
Account No. Creditor #: 1 Ala Kai Realty/B O Choy Trust 688 Kinoole St Hilo HI 96720		J	1994-95 Housing rental/lease business lease deficit				$ 35,000.00
Account No. Creditor #: 2 Applied Graphics 586 A Kanoelehua Ave Hilo HI 96720		J	1994-95 business vendor				$ 90.00
Account No. 5 accts Creditor #: 3 BIE FCU 66 Lono St Hilo HI 96720		W	1994-95 loan house loan for parents, repo loan on auto, 2 creditlines, one Visa				$ 138,310.00
Account No. Creditor #: 4 Coll Agy of Hi 118 Kukuau St Hilo HI 96720		J	1994 collection agency				$ 227.00
Account No. Creditor #: 5 Credit Store Box 5217 Sioux Falls SD 57117		J	1994-95 Credit card purchases creditline				$ 1,900.00

3 continuation sheets attached

Subtotal $ (Total of this page): $ 175,527.00

Total $ (Use only on last page and on Summary of Schedules):

In re Timothy Randolph Waugh and Ronnette Mei Lin Lani Chu Waugh / Debtor   Case No. ______ (If known)

SCHEDULE F-CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS

(Continuation Sheet)

Creditor's Name and Mailing Address including Zip Code	Codebtor	H—Husband W—Wife J—Joint C—Community	Date Claim was Incurred, and Consideration for Claim. If Claim is Subject to Setoff, so State.	Contingent	Unliquidated	Disputed	Amount of Claim
Account No. Creditor #: 6 Dept of Labor 75 Aupuni St Hilo HI 96720		J	1995 business vendor medical reimbursement				$ 14,300.00
Account No. Creditor #: 7 DeSilva Plumbing 73-1260 Lihau St Kailua-Kona HI 96740		J	1995 business vendor				$ 516.00
Account No. Creditor #: 8 Jennifer Gossert CPA 688 Kinoole St Hilo HI 96720		J	1994-95 service				$ 14,000.00
Account No. Creditor #: 9 Haw'n Beauty Products 630 Auahi St Hnl HI 96813		J	1994-95 business vendor				$ 300.00
Account No. 2 loans/Visa Creditor #: 10 Hawaii Fed & State FCU 632 Kinoole St HIlo HI 96720		J	1994-95 business vendor 2 loans one Visa				$ 19,000.00
Account No. 2 accts Creditor #: 11 Hawaii Tribune/West HI Today 677 Ala Moana Blvd Hnl HI 96813		J	1994-95 business vendor				$ 1,300.00
Account No. Creditor #: 12 HELCO/Frank Huff Agy 345 Kekuanaoa St Hilo HI 96720		J	1994-95 Utility bills				$ 1,757.00

Sheet no. 1 of 3 sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims

Subtotal $ (Total of this page) $ 51,173.00

Total $ (Use only on last page and on Summary of Schedules)

In re Timothy Randolph Waugh and
Ronnette Mei Lin Lani Chu Waugh / Debtor   Case No. ______ (If known)

SCHEDULE F-CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS

(Continuation Sheet)

Creditor's Name and Mailing Address including Zip Code	Codebtor	H—Husband W—Wife J—Joint C—Community	Date Claim was Incurred, and Consideration for Claim. If Claim is Subject to Setoff, so State.	Contingent	Unliquidated	Disputed	Amount of Claim
Account No. Creditor #: 13 Hilo Mechanical 50 Holomua St Hilo HI 96720		J	1994-95 business vendor				$ 448.00
Account No. Creditor #: 14 Hirayama Bros Elec 510 Kalanikoa St HIlo HI 96720		J	1994 business vendor				$ 961.00
Account No. Creditor #: 15 Ivan Okinaka Electric 2566 A Kilauea Ave Hilo HI 96720		J	1994 business vendor				$ 742.00
Account No. Creditor #: 16 KKBG Radio 913 Kanoelelhua Ave Hilo HI 96720		J	1994-95 business vendor				$ 1,700.00
Account No. Creditor #: 17 Leialoha Plumbing Box 18 Papaikou HI 96781		J	1994-95 business vendor				$ 6,000.00
Account No. Creditor #: 18 LTD Fin'l 7322 SW Fwy #1200 Houston TX 77074		J	1995 collection agency				$ 4,239.00
Account No. Creditor #: 19 Merchants Asso of FLa Box 2842 Tampa FL 33601		J	1995 collection agency				$ 667.00

Sheet no. 2 of 3 sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims

Subtotal $ (Total of this page)	$ 14,757.00
Total $ (Use only on last page and on Summary of Schedules)	

In re *Timothy Randolph Waugh and Ronnette Mei Lin Lani Chu Waugh* / Debtor   Case No. ______ (If known)

SCHEDULE F-CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS

(Continuation Sheet)

Creditor's Name and Mailing Address Including Zip Code	Codebtor	H—Husband W—Wife J—Joint C—Community	Date Claim was Incurred, and Consideration for Claim. If Claim is Subject to Setoff, so State.	Contingent	Unliquidated	Disputed	Amount of Claim
Account No. Creditor #: 20 Wallace Oki PE 688 Kinoole Hilo HI 96720		J	1995 business vendor				$ 1,004.00
Account No. Chase Creditor #: 21 Performance Capital Mgmt 15641 Red Hill #205 Tustin CA 92680		J	1994-95 collection agency				$ 5,847.00
Account No. Creditor #: 22 Proficient Contracting HCR2 Box 13018 Keaau HI 96749		J	1995 business vendor				$ 987.00
Account No. Creditor #: 23 St Joseph Elem 100 Ululani St Hilo HI 96720		J	1996-97 service tuition for daughter				$ 4,803.00
Account No.							
Account No.							
Account No.							

Sheet no. 3 of 3 sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims

Subtotal $ (Total of this page) $ 12,641.00

Total $ (Use only on last page and on Summary of Schedules) $ 254,098.00

FORM B6G (6/90) Specialty Software, Royal Oak, MI

In re *Timothy Randolph Waugh and Ronnette Mei Lin Lani Chu Waugh* / Debtor   Case No. ____________ (If known)

SCHEDULE G-EXECUTORY CONTRACTS AND UNEXPIRED LEASES

Describe all executory contracts of any nature and all unexpired leases of real or personal property. Include any timeshare interests. State nature of debtor's interest in contract, i.e., "Purchaser," "Agent," etc. State whether debtor is the lessor or lessee of a lease. Provide the names and complete mailing addresses of all other parties to each lease or contract described.

NOTE: A party listed on this schedule will not receive notice of the filing of this case unless the party is also scheduled in the appropriate schedule of creditors.

☐ Check this box if the debtor has no executory contracts or unexpired leases.

Name and Mailing Address, Including Zip Code, of other Parties to Lease or Contract	Description of Contract or Lease and Nature of Debtor's Interest. State whether Lease is for Nonresidential Real Property. State Contract Number of any Government Contract.
Eric Sakaguchi *1355 A Akiahala St* *Hnl HI 96734*	Contract type: *Residential lease* Terms: *2 yr lease* Beginning date: *1996* Debtor's Interest: *Lessee* Description: *house*

In re *Timothy Randolph Waugh and Ronnette Mei Lin Lani Chu Waugh* / Debtor   Case No. ______________ (If known)

SCHEDULE H-CODEBTORS

Provide the information requested concerning any person or entity, other than a spouse in a joint case, that is also liable on any debts listed by debtor in the schedules of creditors. Include all guarantors and co-signers. In community property states, a married debtor not filing a joint case should report the name and address of the nondebtor spouse on this schedule. Include all names used by the nondebtor spouse during the six years immediately preceding the commencement of this case.

☒ Check this box if the debtor has no codebtors.

Name and Address of Codebtor	Name and Address of Creditor

FORM B6I (6/90) Specialty Software, Royal Oak, MI

In re *Timothy Randolph Waugh and Ronnette Mei Lin Lani Chu Waugh* / Debtor   Case No. ____________ (if known)

SCHEDULE I-CURRENT INCOME OF INDIVIDUAL DEBTOR(S)

The column labeled spouse must be completed in all cases filed by joint debtors and by a married debtor in a chapter 12 or 13 case whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.

Debtor's Marital Status:	DEPENDENTS OF DEBTOR AND SPOUSE		
	NAMES	AGE	RELATIONSHIP
Married	[redacted]	*12*	*daughter*
		5	*son*

EMPLOYMENT:	DEBTOR	SPOUSE
Occupation	*unemployed*	*RPN III*
Name of Employer		*Hilo Med Ctr*
How Long Employed		*7 yrs*
Address of Employer		

Income: (Estimate of average monthly income)	DEBTOR	SPOUSE
Current Monthly gross wages, salary, and commissions (pro rate if not paid monthly)	$ 0.00	$ 3,906.00
Estimated Monthly Overtime	$ 0.00	$ 0.00
SUBTOTAL	$ 0.00	$ 3,906.00
LESS PAYROLL DEDUCTIONS		
a. Payroll Taxes and Social Security	$ 0.00	$ 1,121.00
b. Insurance	$ 0.00	$ 180.00
c. Union Dues	$ 0.00	$ 60.00
d. Other (Specify):	$ 0.00	$ 0.00
SUBTOTAL OF PAYROLL DEDUCTIONS	$ 0.00	$ 1,361.00
TOTAL NET MONTHLY TAKE HOME PAY	$ 0.00	$ 2,545.00
Regular income from operation of business or profession or farm (attach detailed statement)	$ 0.00	$ 0.00
Income from Real Property	$ 0.00	$ 0.00
Interest and dividends	$ 0.00	$ 0.00
Alimony, maintenance or support payments payable to the debtor for the debtor's use or that of dependents listed above.	$ 0.00	$ 0.00
Social Security or other government assistance Specify:	$ 0.00	$ 0.00
Pension or retirement income	$ 0.00	$ 0.00
Other monthly income Specify:	$ 0.00	$ 0.00
TOTAL MONTHLY INCOME	$ 0.00	$ 2,545.00

TOTAL COMBINED MONTHLY INCOME $ *2,545.00*
(Report also on Summary of Schedules)

Describe any increase or decrease of more than 10% in any of the above categories anticipated to occur within the year following the filing of this document:
debtor husband out of work - had business failure - wife without pay raise in 3 years

In re Timothy Randolph Waugh and Ronnette Mei Lin Lani Chu Waugh / Debtor

Case No. ______________ (if known)

SCHEDULE J-CURRENT EXPENDITURES OF INDIVIDUAL DEBTOR

Complete this schedule by estimating the average monthly expenses of the debtor and the debtor's family. Pro rate any payments made bi-weekly, quarterly, semi-annually, or annually to show monthly rate.

☐ Check this box if a joint petition is filed and debtor's spouse maintains a separate household. Complete a separate schedule of expenditures labeled "Spouse."

Rent or home mortgage payment (include lot rented for mobile home)	$ 1,000.00
Are real estate taxes included? Yes ☐ No ☒	
Is property insurance included? Yes ☐ No ☒	
Utilities: Electricity and heating fuel	$ 100.00
Water and sewer	$ 18.00
Telephone	$ 50.00
Other cable	$ 35.00
Other	$ 0.00
Home maintenance (repairs and upkeep)	$ 30.00
Food	$ 550.00
Clothing	$ 100.00
Laundry and Dry cleaning	$ 100.00
Medical and Dental expenses	$ 100.00
Transportation (not including car payments)	$ 200.00
Recreation, clubs, and entertainment, newspapers, magazines, etc.	$ 35.00
Charitable contributions	$ 100.00
Insurance (not deducted from wages or included in home mortgage payments)	
Homeowner's or renter's	$ 0.00
Life	$ 0.00
Health	$ 0.00
Auto	$ 150.00
Other:	$ 0.00
Taxes (not deducted from wages or included in home mortgage)	
Specify:	$ 0.00
Installment payments: (In chapter 12 and 13 cases, do not list payments to be included in the plan)	
Auto	$ 0.00
Other: auto mtnce	$ 150.00
Other:	$ 0.00
Alimony, maintenance, and support paid to others	$ 0.00
Payments for support of additional dependents not living at your home	$ 0.00
Regular expenses from operation of business, profession, or farm (attach detailed statement)	$ 0.00
Other: children's school expenses	$ 100.00
Other: uniforms	$ 100.00
Other:	$ 0.00
TOTAL MONTHLY EXPENSES (Report also on Summary of Schedules)	$ 2,918.00

[FOR CHAPTER 12 AND 13 DEBTORS ONLY]

Provide the information requested below, including whether plan payments are to be made bi-weekly, monthly, annually, or at some other regular interval.

A. Total projected monthly income	$
B. Total projected monthly expenses	$
C. Excess income (A minus B)	$
D. Total amount to be paid into plan each:	$

FORM B6 (6/90) Specialty Software, Royal Oak, MI

In re Timothy Randolph Waugh and Ronnette Mei Lin Lani Chu Waugh / Debtor   Case No. ____________ (If known)

DECLARATION CONCERNING DEBTOR'S SCHEDULES

DECLARATION UNDER PENALTY OF PERJURY BY INDIVIDUAL DEBTOR

I declare under penalty of perjury that I have read the foregoing Summary and Schedules, consisting of 16 sheets, and that they are true and correct to the best of my knowledge, information and belief. (Total shown on summary page plus 1)

Date: May 6, 1997   Signature [signature]
Timothy Randolph Waugh

Date: May 6, 1997   Signature [signature]
Ronnette Mei Lin Lani Chu Waugh

Penalty for making a false statement or concealing property: Fine of up to $500,000 or imprisonment for up to 5 years or both. 18 U.S.C. §152 and §3571.

UNITED STATES BANKRUPTCY COURT
HAWAII DISTRICT OF HAWAII
HONOLULU DIVISION

In re *Timothy Randolph Waugh and*
Ronnette Mei Lin Lani Chu Waugh

Case No.
Chapter *7*

______________________________ / Debtor
Attorney for Debtor: *In Pro Per*

STATEMENT OF FINANCIAL AFFAIRS

This statement is to be completed by every debtor. Spouses filing a joint petition may file a single statement on which the information for both spouses is combined. If the case is filed under chapter 12 or chapter 13, a married debtor must furnish information for both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed. An individual debtor engaged in business as a sole proprietor, partner, family farmer, or self-employed professional, should provide the information requested on this statement concerning all such activities as well as the individual's personal affairs.

Questions 1 - 15 are to be completed by all debtors. Debtors that are or have been in business, as defined below, also must complete Questions 16 - 21. If the answer to any question is "None," or the question is not applicable, mark the box labeled "None." If additional space is needed for the answer to any question, use and attach a separate sheet properly identified with the case name, case number (if known), and the number of the question.

DEFINITIONS

"In business." A debtor is "in business" for the purpose of this form if the debtor is a corporation or partnership. An individual debtor is "in business" for the purpose of this form if the debtor is or has been, within the two years immediately preceding the filing of this bankruptcy case, any of the following: an officer, director, managing executive, or person in control of a corporation; a partner, other than a limited partner, of a partnership; a sole proprietor or self-employed.

"Insider." The term "insider" includes but is not limited to: relatives of the debtor; general partners of the debtor and their relatives; corporations of which the debtor is an officer, director, or person in control; officers, directors, and any person in control of a corporate debtor and their relatives; affiliates of the debtor and insiders of such affiliates; any managing agent of the debtor. 11 U.S.C. §101(30).

1. Income from employment or operation of business.
State the gross amount of income the debtor has received from employment, trade, or profession, or from operation of the debtor's business from the beginning of this calendar year to the date this case was commenced. State also the gross amounts received during the two years immediately preceding this calendar year. (A debtor that maintains, or has maintained, financial records on the basis of a fiscal rather than a calendar year may report fiscal year income. Identify the beginning and ending dates of the debtor's fiscal year.) If a joint petition is filed, state income for each spouse separately. (Married debtors filing under chapter 12 or chapter 13 must state income of both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

AMOUNT	SOURCE (if more than one)
Husband	
Year to date: -0-	
Last year: -0-	
Year before: $288,311	*gross, net losses for 2 Fantastic Sam's*
Wife	
Year to date: $20,000	
Last year: $53,816	
Year before: $52,835	

2. Income other than from employment or operation of business.
State the amount of income received by the debtor other than from employment, trade, profession, or operation of the debtor's business during the two years immediately preceding the commencement of this case. Give particulars. If a joint petition is filed, state income for each spouse separately. (Married debtors filing under chapter 12 or chapter 13 must state income for each spouse whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

☒ NONE

3a. Payments to creditors.
List all payments on loans, installment purchases of goods or services, and other debts, aggregating more than $600 to any creditor, made within 90 days immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include payments by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

☒ NONE

3b. List all payments made within one year immediately preceding the commencement of this case to or for the benefit of creditors who are or were insiders. (Married debtors filing under chapter 12 or chapter 13 must include payments by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

☒ NONE

4a. Suits and administrative proceedings, executions, garnishments and attachments.
List all suits and administrative proceedings to which the debtor is or was a party within one year immediately preceding the filing of this bankruptcy case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

CAPTION OF SUIT AND CASE NUMBER	NATURE OF PROCEEDING	COURT OR AGENCY AND LOCATION	STATUS OR DISPOSITION
Frank Huff Agy	collection	District	judgment collected

4b. Describe all property that has been attached, garnished or seized under any legal or equitable process within one year immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning property of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF PERSON FOR WHOSE BENEFIT PROPERTY WAS SEIZED	DATE OF SEIZURE	DESCRIPTION AND VALUE OF PROPERTY
Name: Frank Huff Agy Address:	1996	Description: paycheck garnishment Value: $4000

5. Repossessions, foreclosures and returns.
List all property that has been repossessed by a creditor, sold at a foreclosure sale, transferred through a deed in lieu of foreclosure or returned to the seller, within one year immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning property of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF CREDITOR OR SELLER	DATE of Repossession, Foreclosure, Sale, Transfer or Return	DESCRIPTION AND VALUE OF PROPERTY
Name: BIE FCU Address:	1996	Description: 1995 Plymouth Voyager Van Value: $27,000

6a. Assignments and receiverships.
Describe any assignment of property for the benefit of creditors made within 120 days immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include any assignment by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

☒ NONE

6b. List all property which has been in the hands of a custodian, receiver, or court-appointed official within one year immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning property of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

☒ NONE

7. Gifts

List all gifts or charitable contributions made within one year immediately preceding the commencement of this case except ordinary and usual gifts to family members aggregating less than $200 in value per individual family member and charitable contributions aggregating less than $100 per recipient. (Married debtors filing under chapter 12 or chapter 13 must include gifts or contributions by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

☒ NONE

8. Losses

List all losses from fire, theft, other casualty or gambling within one year immediately preceding the commencement of this case or since the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include losses by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and joint petition is not filed.)

☒ NONE

9. Payments related to debt counseling or bankruptcy.

List all payments made or property transferred by or on behalf of the debtor to any persons, including attorneys, for consultation concerning debt consolidation, relief under the bankruptcy law or preparation of a petition in bankruptcy within one year immediately preceding the commencement of this case.

NAME AND ADDRESS OF PAYEE	DATE OF PAYMENT, NAME OF PAYOR (if other than debtor)	AMOUNT OF MONEY OR DESCRIPTION AND VALUE OF PROPERTY
Dawn Smith Grosvenor Center, Makai Tower 733 Bishop Street, Suite 1610 Honolulu 96813 Hawaii	Date: May 6, 1997 Payor: Timothy Randolph Waugh	$ 350.00 no fee sharing

10. Other transfers

List all other property, other than property transferred in the ordinary course of the business or financial affairs of the debtor, transferred either absolutely or as a security within one year immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include transfers by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF TRANSFEREE, RELATIONSHIP TO DEBTOR	DATE	DESCRIBE PROPERTY TRANSFERRED AND VALUE RECEIVED
Transferee: parents Address: Relationship:	1996	Property: parent's house that daughter was aslo on deed Value: $110,000 w/ $96,000 lien

11. Closed financial accounts

List all financial accounts and instruments held in the name of the debtor or for the benefit of the debtor which were closed, sold, or otherwise transferred within one year immediately preceding the commencement of this case. Include checking, savings, or other financial accounts, certificates of deposit, or other instruments; shares and share accounts held in banks, credit unions, pension funds, cooperatives, associations, brokerage houses and other financial institutions. (Married debtors filing under chapter 12 or chapter 13 must include information concerning accounts or instruments held by or for either or both spouses whether or not a joint petition is filed, unless spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF INSTITUTION	TYPE AND NUMBER OF ACCOUNT AND AMOUNT OF FINAL BALANCE	AMOUNT AND DATE of SALE or CLOSING
Instit: BIE FCU/Haw Fed & St FCU Address:	Acct. Type: chkg Final: frozen by FCU's	1996

12. Safe deposit boxes

List each safe deposit or other box or depository in which the debtor has or had securities, cash, or other valuables within one year immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include boxes or depositories of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

☒ NONE

13. Setoffs

List all setoffs made by any creditor, including a bank, against a debt or deposit of the debtor within 90 days preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

☒ NONE

14. Property held for another person

List all property owned by another person that the debtor holds or controls.

☒ NONE

15. Prior address of debtor.

If the debtor has moved within the two years immediately preceding the commencement of this case, list all premises which the debtor occupied during that period and vacated prior to the commencement of this case. If a joint petition is filed, report also any separate address of either spouse.

ADDRESS	NAME(S) USED	DATES of Occupancy
Husband Address: 185 Todd Ave Hilo HI 96720	Name(s) same	1995

The following questions are to be completed by every debtor that is a corporation or partnership and by any individual debtor who is or has been, within two years immediately preceding the commencement of this case, any of the following: an officer, director, managing executive, or owner of more than 5 percent of the voting securities of a corporation; a partner, other than a limited partner, of a partnership; a sole proprietor or otherwise self-employed.

(An individual or joint debtor should complete this portion of the statement only if the debtor is or has been in business, as defined above, within the two years immediately preceding the commencement of this case.)

16. Nature, location and name of business

a. If the debtor is an individual, list the names and addresses of all businesses in which the debtor was an officer, director, partner, or managing executive of a corporation, partnership, sole proprietorship, or was a self-employed professional within the two years immediately preceding the commencement of this case, or in which the debtor owned 5 percent or more of the voting or equity securities within the two years immediately preceding the commencement of this case.

b. If the debtor is a partnership, list the names and addresses of all businesses in which the debtor was a partner or owned 5 percent or more of the voting securities, within the two years immediately preceding the commencement of this case.

c. If the debtor is a corporation, list the names and addresses of all businesses in which the debtor was a partner or owned 5 percent or more of the voting securities within the two years immediately preceding the commencement of this case.

NAME AND ADDRESS	NATURE OF BUSINESS	Beginning and Ending Dates of Operation
Debtor is an Individual Business: Fantastic Sam's Address:	hair care salon in Hilo and Kona	1994-95

17a. Books, records and financial statements

List all bookkeepers and accountants who within the six years immediately preceding the filing of this bankruptcy case kept or supervised the keeping of books of account and records of the debtor.

NAME AND ADDRESS	DATES SERVICES RENDERED
Name: Jennifer Gossert, CPA Address:	Dates: 1994-95

17b. List all firms or individuals who within the two years immediately preceding the filing of this bankruptcy case have audited the books of account and records, or prepared a financial statement of the debtor.

☒ NONE

17c. List all firms or individuals who at the time of the commencement of this case were in possession of the books of account and records of the debtor. If any of the books of account and records are not available, explain.

NAME AND ADDRESS

Name: debtor

Address:

Missing:

17d. List all financial institutions, creditors and other parties, including mercantile and trade agencies, to whom a financial statement was issued within two years immediately preceding the commencement of this case by the debtor.

☒ NONE

18a. Inventories
List the dates of the last two inventories taken of your property, the name of the person who supervised the taking of each inventory, and the dollar amount and basis of each inventory.

☒ NONE

18b. List the name and address of the person having possession of the records of each of the two inventories reported in a., above.

☒ NONE

19a. Current Partners, Officers, Directors and Shareholders
If the debtor is a partnership, list the nature and percentage of partnership interest of each member of the partnership.

☒ NONE

19b. If the debtor is a corporation, list all officers and directors of the corporation, and each stockholder who directly or indirectly owns, controls, or holds 5 percent or more of the voting securities of the corporation.

☒ NONE

20a. Former partners, officers, directors and shareholders.
If the debtor is a partnership, list each member who withdrew from the partnership within one year immediately preceding the commencement of this case.

☒ NONE

20b. If the debtor is a corporation, list all officers, or directors whose relationship with the corporation terminated within one year immediately preceding the commencement of this case.

☒ NONE

21. Withdrawals from a partnership or distribution by a corporation
If the debtor is a partnership or corporation, list all withdrawals or distributions credited or given to an insider, including compensation in any form, bonuses, loans, stock redemptions, options exercised and any other prerequisite during one year immediately preceding the commencement of this case.

☒ NONE

DECLARATION UNDER PENALTY OF PERJURY BY INDIVIDUAL DEBTOR

I declare under penalty of Perjury that I have read the answers contained in the foregoing statement of financial affairs and any attachments thereto and that they are true and correct.

Date *May 6, 1997* Signature [signature]
Timothy Randolph Waugh

Date *May 6, 1997* Signature [signature]
Ronnette Mei Lin Lani Chu Waugh

Penalty for making a false statement: Fine of up to $500,000 or imprisonment for up to 5 years or both. 18 U.S.C. §152 and §3571.

UNITED STATES BANKRUPTCY COURT
HAWAII DISTRICT of HAWAII
HONOLULU DIVISION

In re *Timothy Randolph Waugh and*
Ronnette Mei Lin Lani Chu Waugh

Case No.
Chapter 7

______________________________ / Debtor

Attorney for Debtor: *In Pro Per*

CHAPTER 7 INDIVIDUAL DEBTOR'S STATEMENT OF INTENTION

1. I, the debtor, have filed a schedule of assets and liabilities which includes consumer debts secured by property of the estate.

2. My intention with respect to the property of the estate which secures those consumer debts is as follows:

a. **Property to Be Surrendered.**

Description of Property	Creditor's Name
None	

b. **Property to Be Retained.** [Check applicable statement of debtor's intention concerning reaffirmation, redemption, or lien avoidance.]

Description of Property	Creditor's Name	Debt will be re-affirmed pursuant to §524 (c)	Property is claimed as exempt and will be redeemed pursuant to §722	Lien will be avoided pursuant to §522(f) and property will be claimed as exempt
None				

3. I understand that §521(2)(B) of the Bankruptcy Code requires that I perform the above stated intention within 45 days of the filing of this statement with the court, or within such additional time as the court, for cause, ~~within such 45-day period fixes.~~

Date: 6 May 1997

Debtor: [signature] [signature]

UNITED STATES BANKRUPTCY COURT
HAWAII DISTRICT of HAWAII
HONOLULU DIVISION

In re *Timothy Randolph Waugh and*
Ronnette Mei Lin Lani Chu Waugh

Case No.
Chapter 7

______________________________ / Debtor
Attorney for Debtor: *In Pro Per*

VERIFICATION OF CREDITOR MATRIX

The above named Debtor(s) hereby verify that the attached list of creditors is true and correct to the best of our knowledge.

Date: *May 6, 1997*

[signature]
Debtor

[signature]
Joint Debtor

Merchants Asso of FLa
Box 2842
Tampa FL 33601

Oki PE, Wallace
688 Kinoole
Hilo HI 96720

Performance Capital Mgmt
15641 Red Hill #205
Tustin CA 92680

Proficient Contracting
HCR2 Box 13018
Keaau HI 96749

St Joseph Elem
100 Ululani St
Hilo HI 96720

State of Hawaii
Dept of Tax
Box 259
Hnl HI 96809

Hawaii Fed & State FCU
632 Kinoole St
HIlo HI 96720

Hawaii Tribune/West HI Today
677 Ala Moana Blvd
Hnl HI 96813

HELCO/Frank Huff Agy
345 Kekuanaoa St
Hilo HI 96720

Hilo Mechanical
50 Holomua St
Hilo HI 96720

Hirayama Bros Elec
510 Kalanikoa St
HIlo HI 96720

Ivan Okinaka Electric
2566 A Kilauea Ave
Hilo HI 96720

KKBG Radio
913 Kanoelelhua Ave
Hilo HI 96720

Leialoha Plumbing
Box 18
Papaikou HI 96781

LTD Fin'l
7322 SW Fwy #1200
Houston TX 77074

Ala Kai Realty/B O Choy Trust
688 Kinoole St
Hilo HI 96720

Applied Graphics
586 A Kanoelehua Ave
Hilo HI 96720

BIE FCU
66 Lono St
Hilo HI 96720

Coll Agy of Hi
118 Kukuau St
Hilo HI 96720

Credit Store
Box 5217
Sioux Falls SD 57117

Dept of Labor
75 Aupuni St
Hilo HI 96720

DeSilva Plumbing
73-1260 Lihau St
Kailua-Kona HI 96740

Gossert CPA, Jennifer
688 Kinoole St
Hilo HI 96720

Haw'n Beauty Products
630 Auahi St
Hnl HI 96813